



Jesus and Money— No Place to Hide and No Easy Answers

KLYNE SNODGRASS

No aspect of Jesus' teaching is so confrontational and so difficult to implement as his teaching on money. Many Christians, if they even know what Jesus says about money, do not pay much attention to it. What Jesus says about money is clear; what we are to do with his teaching is not. Moreover, we can be confident that what the Gospels record of Jesus' teaching on money is indeed the voice of Jesus, for what Jesus says in the Gospels is at variance with the teaching and practice of the early church. Even Luke, who in his Gospel reports the sharpest language from Jesus about money, gives a different picture in Acts of the church's practice and teaching. The early church's teaching is still radical from our perspective, with its *voluntary* community of goods in Acts 2:44–45 and 4:32–5:10, or Paul's urging of equality in 2 Cor 8:13–14, but has the church in its application diminished the radical character of Jesus' sayings on money? To be fair, some of Jesus' sayings even stand in tension with other sayings or actions in the narratives.

JESUS ON MONEY

An article cannot do justice to Jesus' teaching on money, but perhaps a listing of the most important texts is helpful. If one is to treat this topic, the following are the most important texts:

More focus is given to money than to any other subject in Jesus' teaching. Since this is true, every Christian must give serious attention to this topic. There are no easy answers, but there is no place to hide from Jesus' sharp challenges.

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| Luke 4:18–21 | Jesus' assertion in the synagogue in Nazareth that Isa 61 is fulfilled, which Luke has placed early in his account as foundational to understanding Jesus |
| Matt 4:18–22/Mark 1:16–20/Luke 5:1–11 | the call of the disciples who leave everything to follow Jesus |
| Matt 5:40–6:4/Luke 6:27–36 | instructions on giving to those who ask, and about giving alms |
| Matt 6:19–34/Luke 12:22–34 and 16:13 | instructions about security, worry, true treasure that can be trusted, the priority of the kingdom, and the impossibility of serving God and money |
| Matt 10:38–39; 16:24–26; Mark 8:34–37/Luke 9:23–25; 14:26–27; 17:33/John 12:25–26 | the classic statement on discipleship—the willingness to lose life in order to find it |
| Matt 13:22/Mark 4:19/Luke 8:14 | the parable of the Sower's emphasis on deceitful wealth that ruins productive hearing |
| Matt 13:44–46 | the parables of the Treasure and of the Pearl, with their report of people who sold everything to obtain something of greater value |
| Matt 15:5/Mark 7:11 | the use of <i>korban</i> , a gift to the temple, to avoid the law's directive about honoring parents |
| Matt 18:23–35 | the parable of the Unforgiving Servant, with its huge forgiveness and demand of forgiveness |
| Matt 19:16–30/Mark 10:17–31/Luke 18:18–30 | the longest sustained treatment of money, with Jesus' encounter with the rich young ruler and the subsequent discussion with the disciples over the difficulty those with possessions have in entering the kingdom |
| Matt 20:1–16 | the parable of the Workers in the Vineyard, which is about envy and stinginess |
| Matt 21:12–17/Mark 11:15–19/Luke 19:45–48/John 2:13–22 | the temple incident, with Jesus' annoyance over the temple being a place of business |
| Matt 22:1–10/Luke 14:15–24 | the parables of the Wedding Feast and of the Banquet, both of which emphasize financial concerns as the reasons the invitations are ignored |
| Matt 22:15–22/Mark 12:13–17/Luke 20:20–26 | the question of taxes to Caesar and the command to give to Caesar what is Caesar's and to God what is God's ¹ |
| Matt 25:14–30/Luke 19:11–27 | the parables of the Talents (Matthew) and of the Minas (Luke), money left for investment |

¹One wonders: Does anything belong to Caesar?

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| Matt 25:31–46 | the “parable” of the Sheep and the Goats |
| Matt 26:6–13/Mark 14:3–9/John 12:1–8 | a woman’s anointing Jesus with expensive perfume; Luke 7:36–50 has a similar (or possibly the same) event connected to the parable of the Two Debtors |
| Mark 12:40–44/Luke 20:47–21:4 | the denunciation of scribes for devouring widows’ houses and the incident of the widow who gave to the temple two small coins, her whole life |
| Luke 5:27–29 | the call of Levi, which in Luke (unlike Matthew and Mark) involves his leaving everything and following, although he then puts on a great banquet |
| Luke 6:20–25 | blessings to the poor and woes to the rich |
| Luke 11:41 | the call to give the inner alms, which will make all things clean for you |
| Luke 12:15–21 | the warning against greed (for life does not consist of your stuff) and the parable of the Rich Fool, who is not rich toward God |
| Luke 12:33 | the command to sell possessions, give alms, and establish real treasure |
| Luke 14:33 | the announcement that one who does not give up all possessions cannot be Jesus’ disciple |
| Luke 15:8–10 | the parable of the Lost Coin |
| Luke 16:1–31 | the parable of the Unjust Steward, a complaint that Pharisees were lovers of money, and the parable of Lazarus and the Rich Man |
| Luke 19:1–10 | the account of Zacchaeus |
| Luke 22:35–36 | where Jesus’ disciples are told they are to take purses, whereas previously they were prohibited from taking them |

The number of such texts is impressive. *Clearly, more focus is given specifically to money than to any other subject in Jesus’ teaching.* This should not be surprising, for what we do with money and possessions reveals more about our true identity and our commitments than anything else.² Additional passages could be listed. In many other passages, Jesus uses economic imagery, or other people within the narrative comment on or use money. Such passages range from gifts given at Jesus’ birth (Matt 2:11); Mary’s Magnificat that says the rich are sent away empty (Luke 1:53); John the Baptist’s instructions to give *extra* clothes and food to someone in need; to meals provided for Jesus, not least by women disciples with money (Luke 8:3); to the spices bought for Jesus’ corpse, which, in John 19:39, weighed one hundred pounds!

²Note Luke T. Johnson’s comment that “Luke sees possessions as a primary symbol of human existence, an immediate exteriorization of and manifestation of the self,” in *The Literary Function of Possessions in Luke-Acts* (Missoula, MT: Scholars, 1977) 221.

Some things are obvious in glancing at the list. John does not include much of the direct teaching on money; his concerns are elsewhere, with little attention to specific ethical subjects. On the other hand, Luke's focus on teaching about wealth and resources is no surprise. Virtually every chapter of his Gospel (and Acts) has some reference to money, and his concern for the poor and denunciations of the rich are stronger than elsewhere in the Gospels. Still, the teaching on money is not merely a Lukan redactional concern. Matthew has his own emphasis on this subject, and its intent is very close to Luke's. Even Mark, despite his brevity, gives focus to this theme and resonates with the other evangelists.³

A CLOSER LOOK

Only a few of these texts can be treated in this article, but certain texts demand treatment and will allow us to get the primary issues before us.

"This scripture has been fulfilled"

Luke 4:18–21 deserves attention first, because it provides a foundation for understanding Jesus and his mission that is as important as any other single text. For redactional reasons, Luke has placed this as the first public incident in Jesus' ministry, an incident reported more briefly toward the middle of the story in Matt 13:53–58 and Mark 6:1–6. In this text, Jesus stands in the synagogue to read, selects Isa 61:1–2a, and, with some drama, declares this text fulfilled in the hearing of those present. The significance of Isa 61 is obvious enough with its mention of being anointed by the Spirit, but just how dramatic the moment was is shown by 11Q Melchizedek, which views Isa 61 eschatologically in terms of messianic deliverance and connects with it ideas of Jubilee release from slavery and debt (Lev 25).⁴ The claim that the text is fulfilled was understandably a shock. Most important for our concern is that Jesus' messianic mission is summarized as the proclamation of good news to the poor and that it carries allusions to Jubilee release.⁵ Granted, the word "poor" sometimes carries religious overtones as well as economic ones, but the conclusion cannot be avoided: if the gospel we preach is not good news for the poor, it cannot be the gospel of Jesus.

The Rich Young Ruler

The second text demanding treatment is that of the "rich young ruler" and the subsequent discussion with the disciples (Matt 19:16–30/Mark 10:17–31/Luke 18:18–30). Here we find some of the most troublesome statements from Jesus. Much of Christian tradition has claimed that Jesus could not have meant what he

³For good treatments of Jesus' teaching on money, see Thomas E. Schmidt, *Hostility to Wealth in the Synoptic Gospels* (Sheffield, UK: Sheffield Academic, 1987); Sondra Ely Wheeler, *Wealth as Peril and Obligation: The New Testament on Possessions* (Grand Rapids: Eerdmans, 1995); Craig L. Blomberg, *Neither Poverty Nor Riches: A Biblical Theology of Material Possessions* (Downers Grove, IL: InterVarsity, 1999).

⁴For a discussion of this text, see James A. Sanders, "From Isaiah 61 to Luke 4," in *Christianity, Judaism, and other Cults*, ed. Jacob Neusner (Leiden: Brill, 1975) 75–106.

⁵Translations sometimes obscure the two occurrences of ἀφ'εσις ("release" or "forgiveness") in 4:18.

said to the rich young ruler to be applied universally. The assumption is that when the man asks about eternal life, Jesus gives the wrong answer—that is, to keep the commands, which sounds like works righteousness. Jesus must have known that the real problem was the man’s idolatrous relation to money, and so said what he did only to convict him of sin. This “escape” from the confrontation of the text will not work. Elsewhere, when asked about eternal life, Jesus gives the same response (see Luke 10:25–29; cf. Matt 22:34–40/Mark 12:28–34). The direction to keep the commands is not about legalism or works righteousness, which is not an issue for Jesus or the evangelists; it is about covenant and fulfilling the love commands (which, to be sure, one cannot do apart from trust in God). Matthew’s inclusion of

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the command to love the neighbor as oneself in his list of commands to be kept (19:19) surely provides a commentary on the intent of the commands.⁶ Further, it is hard to say that Jesus’ words do not have broader application when the following context applies them more broadly, enough so that the disciples are stunned at Jesus’ twice-stated words about how difficult it is for those with possessions to enter the kingdom of God. Jesus’ analogy of a camel trying to fit through a needle’s eye indicates the virtual impossibility.⁷ Even more, what Jesus said to the rich young ruler is only a variation of the classic statement on discipleship. There is little difference in saying, “Sell your possessions and give to the poor and come follow me,” and saying, “Deny yourself, take up your cross, and continually follow me.” If that is not enough, other general statements repeat for all disciples what was said to the young man. In Luke 12:33, all are told to sell their possessions, give alms, and make purses that do not get old, that is, treasure laid up in heaven; and in Luke 14:33, in a passage about what is required of disciples,⁸ Jesus says, in effect, “Everyone of you who does not say good-bye to his or her possessions cannot be my disciple.” There is no place to hide from the strength and confrontation of Jesus’ words on money. Nor can we say that the stringent commands are only for the clergy or those of a higher spirituality.

The Rich Fool

Another passage demanding attention is Luke 12:13–21, the parable of the Rich Fool, a particularly damning parable because, if we are honest, what most of us want is to have enough resources that we can take it easy and enjoy life; we want

⁶Why Mark adds “Do not defraud” (10:19) is not immediately clear.

⁷Contrary to some interpretations, there is no evidence of a smaller gate in Jerusalem called “the needle’s eye.”

⁸Note the threefold “cannot be my disciple” in 14:26, 27, and 33.

to be the rich fool. This passage stands in a broader context that is important. Luke 12:4–59 is artfully arranged to deal with issues of fear, anxiety, and security, with the issues intensified in the latter portion of the passage by eschatological concerns. With some amusement, the passage indicates that you should only fear the One who cares so much that you do not need to fear (12:4–5, 7, and 32). Worry about self-defense or witness and worry about food and clothing are set aside (12:11 and 22–34). These verses call for disciples to have a higher vision for life than merely the mundane things the Gentiles seek. Food and clothing are necessary, but a higher vision seeks the kingdom, and these other things are added (vv. 30–31). Within this section comes the parable of the Rich Fool,⁹ which is presented as a response to a request for justice concerning inheritance. Jesus refused to be an arbiter and gave a warning instead, the literal Greek wording of which is cumbersome: “Watch and guard against all greed because not in the abundance to anyone is his [or her] life from the possessions he [or she] owns” (v. 15)—in the NRSV: “Take care! Be on your guard against all kinds of greed; for one’s life does not consist in the abundance of possessions.” Jesus’ words directly contradict our society’s assumption that our identity is determined by our possessions. The parable serves to illustrate that possessions are not life and provide no secure basis for life. The *land* of the man flourished, and he did nothing wrong, except that his vision of life was determined by his stuff and his celebration, not by the broader vision of his relation with God. The vulnerability of life shows he has no permanent relation to his things. They are not really his.

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The Unjust Steward/Lazarus and the Rich Man

One more passage must be given voice. Luke 16 is a long passage with two parables on money, both of them with their own difficulties: the parable of the Unjust Steward (with attached sayings, 16:1–13) and the parable of Lazarus and the Rich Man (16:14–31). For all of the consternation over the parable of the Unjust Steward, I am convinced Luke did not think it was difficult. The parable itself consists of vv. 1–8a, and vv. 8b–9 are an explanation from Jesus. Although debated, what the steward did was dishonest, but, in the unreal world of the parable, the master praises the steward for his shrewdness. Jesus’ point is that people in this world know how their economy and its culture of reciprocity work, and, therefore, they are wiser than the sons of light, his disciples, who do not understand satisfactorily the economy and culture of the kingdom. Using language from the parable,

⁹For a more substantive treatment of this and other parables, see my *Stories with Intent: A Comprehensive Guide to the Parables of Jesus* (Grand Rapids: Eerdmans, 2008) 389–401.

Jesus directs his disciples to use worldly money for eternal consequences. The sayings in vv. 10–13 underscore the need for faithfulness, true wealth, and the fact that no one can serve God and money, which emphasizes the idolatrous character of money.

The parable of Lazarus and the Rich Man causes consternation because we are told of nothing that either man did to deserve his fate. No one would object to the poor man going to heaven, but the shock is that the rich man, a child of Abraham, winds up where children of Abraham are not supposed to go, Hades. The parable is concerned to make two points. One is the unacceptable option of someone celebrating luxuriously every day in juxtaposition to someone else in dire need who receives no attention. The second is that the law and the prophets have always shown the will of God with regard to care of the poor.

Another Picture

However, such passages about money, as strong as they are, are not the whole picture. A good deal more needs to be brought into focus. In tension with these passages are the numerous texts where Jesus and his disciples are enjoying a banquet with tax collectors and sinners or with Pharisees, enough so that some accuse him of being a glutton. Levi left all to follow Jesus but then made a great banquet for Jesus (Luke 5:28–29). How does that work? Women with money support the work of Jesus and his disciples (Luke 8:3), and a woman on one occasion (or are there two occasions?) anoints Jesus with perfume worth a year and a half’s wages. The “waste” is evident to the disciples. Jesus is not against celebration. The same word used negatively for celebration in the parables of the Rich Fool and of Lazarus and the Rich Man is used positively in the parable of the Prodigal. Nor will Jesus let people abdicate their financial responsibilities for family, specifically parents, in the discussion of *korban*, a gift to the temple to avoid taking care of parents (Matt 15:4–5/Mark 7:10–12). Further, even within Luke there is not a monolithic treatment of possessions. John the Baptist directed that people give from their surplus. If you have two coats, give your brother or sister one. Zacchaeus offers to give *half* his possessions to the poor and to restore fourfold to anyone he cheated.¹⁰ Surely Luke sees Zacchaeus as a model of what rich Christians should do.

WHAT DO WE MAKE OF ALL THIS?

So, how do we deal with all Jesus’ sayings and actions, and with the intent of the evangelists? How do we do justice to the tension between the needs of the poor and the goodness of God’s creation, the enjoyment of life affirmed by the incarnation and Jesus’ own actions? How do we live in an affluent culture when much of the world is in poverty? Living at all takes money in Western societies. More pointedly, how should Christian institutions and churches structure their own use of

¹⁰For a survey of attempts to deal with the tension in Luke between complete divestiture and right use of resources, see Peter Liu, “Did the Lucan Jesus Desire Voluntary Poverty of His Followers?” *Evangelical Quarterly* 64 (1992) 291–317.

resources? All too often, churches are structured for maintenance rather than mission and service.

If, however, church is the place you go to derive your identity and assert your allegiances and also the place where you are not permitted to believe your own lies, then we need a much clearer understanding and commitment regarding resources. Discipleship in the kingdom of God requires a major redirection of how we think about and use material possessions. Who owns our possessions? Do not our possessions really belong to God, and are they not, as are our very lives, on loan to be stewarded on behalf of God? We should not be unintentional about anything related to faith, and, therefore, possessions are tools for living, not something to amass. There is no basis for or wisdom in hoarding.

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Jesus' harsh words cannot be evaded, but neither are they intended in a literalistic way, nor could they be so applied. If possessions are sold and given to the poor, are the poor under the same command to give them away? Is the command only the initial call to discipleship, or is it a command for repeated divestiture? Does divestiture only increase the number of the poor? Living requires resources, and God knows humans need resources to live. When such thinking is coupled with the passages implying something other than complete divestiture and with the fact that the early church did not apply Jesus' words literally, we are justified in saying that the harsh statements are hyperbole. Jesus came as a prophet, and, like prophets before him, his message was confrontational and often expressed as hyperbole. But, if we decide Jesus' words are confrontational hyperbole, they cannot be set aside because of this. The words are intended to pressure people to rethink their commitments, and we need to keep them before us as a call from which we may not hide. They stand as permanent and daily confrontation and challenge.

Clearly, if Jesus gives more attention to money than anything else, and if money is deceitful and idolatrous, and its use most indicative of our true selves, then every Christian must give serious attention to this topic. Luke, in particular, warns that possessions and family are the biggest obstacles to discipleship (9:57–62; 14:15–33) and, therefore, the biggest opportunities for discipleship. Several issues are crucial:

- The first is our identity; from where do we derive our identity? Where our treasure is, there is our heart, our true self.¹¹ Jesus asserts that we get our identity from God and from following him.

¹¹*Sentences of Sextus* 41–42 (a Hellenistic document of the second century C.E.) is worth considering: "Whatever you honor most will rule you. Honor what is best that you may be governed by what is best." See Henry Chadwick, *The Sentences of Sextus: A Contribution to the History of Early Christian Ethics* (Cambridge: Cambridge University Press, 1959).

- The second issue is the basis of security. Do we derive our security from possessions or from God? Security based on possessions is ephemeral and idolatrous.
- Third, related to the issue of security, is anxiety. How much of our lives exhibit trust and peace as opposed to worry about finances? Focus on the kingdom places other needs in life in perspective.
- Fourth is greed. The drive to have more—of whatever—is evidence of lack of self-control and inept thinking, and it disorients life.
- Fifth is generosity. We cannot love neighbor as self, follow Christ, or be involved in the kingdom without generosity. Yes, generosity must be wise in its actions, but Jesus never suggests that we only give to the *responsible* poor. Generosity must mark disciples of the kingdom, and it is for them to determine how to make generosity effective.
- Sixth, we cannot claim to follow Jesus and not care about the poor or hide from the poor, which our neighborhoods often allow. If it is nothing else, the gospel of Jesus is good news for the poor.
- Seventh, Jesus' sayings about money require wisdom, even shrewdness. The church needs strenuous effort to understand the economy of the kingdom. That obviously implies an eschatological perspective that does not view things merely from a human point of view.

Jesus does not tell us all we need to know about money or giving. He has no directions on how to give or how to insure that giving does not make things worse for the recipients. As elsewhere with boundaries, Jesus will not permit a boundary that would allow one to say, "If I give x percentage, that is sufficient." He knows money is necessary, and his parables about money left for investment assume the commonplace adage, "You need money to make money." The fault is not in money or possessions themselves, but in how tightly we cling to them, how self-serving we are with them, and the use we make of them (or refuse to make of them). The issue is the focus of our lives and the way that focus determines the use of our possessions. Money is a wonderful tool, but a terrible lord. Money will not give us a valid identity, but it certainly can ruin the identity God intends. Jesus gives us no easy answers, but he leaves us with no place to hide from his confrontation with our use of resources. ⊕

KLYNE SNODGRASS is the Paul W. Brandel Professor of New Testament Studies at North Park Theological Seminary, Chicago, Illinois. Among recent publications is Stories with Intent: A Comprehensive Guide to the Parables of Jesus (Eerdmans, 2008).